



Order Filed on June 12, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Debtor

Laura E. Banks

Case No.: 16-28989-CMG

Hearing date:

Judge: Hon. Christine M. Gravelle, U.S.B.J.

### ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: June 12, 2017

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

This matter having been brought to the Court on the motion of Allen I Gorski  
on behalf of the debtor seeking an Order Authorizing Entry of a Final Loan  
Modification Agreement concerning a mortgage on real property referenced on the loan  
modification attached to movant's motion, and the Court having considered the submissions; and  
parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor is granted approval to enter into a final loan modification.
2. IT IS ORDERED If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. IT IS ORDERED If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. IT IS FURTHER ORDERED Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Laura E. Banks  
Debtor

Case No. 16-28989-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2017.

db +Laura E. Banks, 197 Shrewsbury Court, Pennington, NJ 08534-5418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2017 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo		docs@russotrustee.com
Allen I Gorski	on behalf of Attorney Gorski & Knowlton PC	agorski@gorskiknowlton.com
Allen I Gorski	on behalf of Debtor Laura E. Banks	agorski@gorskiknowlton.com
Denise E. Carlon	on behalf of Creditor	EVERBANK dcarlon@kmlawgroup.com,
		bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor	BANK OF AMERICA, N.A dcarlon@kmlawgroup.com,
		bkgroup@kmlawgroup.com
Joseph H. Lemkin	on behalf of Creditor	Brandon Farms Condominium Association Inc
		jlemkin@stark-stark.com
Joseph H. Lemkin	on behalf of Creditor	Brandon Farms Property Owners Association, Inc.
		jlemkin@stark-stark.com

TOTAL: 8